DEC 2 0 2004 DEFINAL NO

ERIAL NO. 09/614,270

PATENT APPLICATION

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant:

COOPER

Examiner:

Colbert, Ella

Serial No.:

09/614,270

Group Art Unit:

3624

Filing Date:

July 12, 2000

Docket No.:

TCFB.002PA

Title:

DEBIT CARD BILLING SYSTEM

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on December 16, 2004.

By: Kelly J. Ledin

PRELIMINARY AMENDMENT UNDER 37 C.F.R. § 1.115

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Prior to commencing substantive examination of the above-identified application on the merits, please enter the following <u>Preliminary Amendment</u>.

The amendment begins on page 2, and is presented in accordance with the revised practice of 37 C.F.R. § 1.121.

Remarks follow on page 8.